

United States Bankruptcy Court
Southern District of Mississippi

In re:
Stephanie D Gilliam
Debtor

Case No. 20-02601-JAW
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0538-3
Date Rcvd: Jul 15, 2025

User: mssbad
Form ID: 3180W

Page 1 of 3
Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 17, 2025:

Recip ID	Recipient Name and Address
db	+ Stephanie D Gilliam, 501 Fairways Dr. Apt 2A, Vicksburg, MS 39183-8371
4942070	+ Lakeland Radiologist, 1855 Lakeland Dr, Jackson, MS 39216-4913
4942072	+ Mutual Cdt, 1604 Cherry St, Vicksburg, MS 39180-3586
4945293	+ Mutual Credit Union, Leslie R. Sadler, 901 Belmont Street, Vicksburg, MS 39180-3829
4942073	+ NewSouth Neurospine, PO Box 24537, Jackson, MS 39225-4537

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PRA.COM	Jul 15 2025 23:27:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
4942064	+ EDI: BANKAMER	Jul 15 2025 23:27:00	Bank of America, Po Box 982238, El Paso, TX 79998-2238
4958324	+ EDI: BANKAMER2	Jul 15 2025 23:27:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
4942065	+ EDI: CAPITALONE.COM	Jul 15 2025 23:27:00	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
4942066	+ EDI: CAPITALONE.COM	Jul 15 2025 23:27:00	Capital One, Po Box 3115, Milwaukee, WI 53201-3115
4952062	+ EDI: AIS.COM	Jul 15 2025 23:27:00	Capital One Bank (USA), N.A., by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
4942067	+ EDI: JPMORGANCHASE	Jul 15 2025 23:27:00	Chase Card Services, Po Box 15369, Wilmington, DE 19850-5369
4942068	+ EDI: CITICORP	Jul 15 2025 23:27:00	Citibank, Po Box 6217, Sioux Falls, SD 57117-6217
4942069	EDI: DISCOVER	Jul 15 2025 23:27:00	Discover Financial, Pob 15316, Wilmington, DE 19850
4946668	+ EDI: DISCOVER	Jul 15 2025 23:27:00	Discover Bank, Discover Product Inc, PO BOX 3025, New Albany, OH 43054-3025
4950082	+ Email/Text: RASEBN@raslg.com	Jul 15 2025 19:26:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
4957468	Email/PDF: resurgentbknofications@resurgent.com	Jul 15 2025 19:34:01	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
4942071	+ EDI: LENDNGCLUB	Jul 15 2025 23:27:00	LendingClub, 595 Market St, San Francisco, CA

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4958710	EDI: PRA.COM		94105-2802
		Jul 15 2025 23:27:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
5105836	+ EDI: PRA.COM		
		Jul 15 2025 23:27:00	PRA Receivables Management, LLC as agent of, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541-1067
4942074	+ EDI: SYNC		
		Jul 15 2025 23:27:00	Synchrony Bank, Po Box 965005, Orlando, FL 32896-5005
4958705	^ MEBN		
		Jul 15 2025 19:25:47	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
4942075	+ EDI: SYNC		
		Jul 15 2025 23:27:00	Synchrony Bank, PO Box 105972, Atlanta, GA 30348-5972
4942076	+ EDI: SYNC		
		Jul 15 2025 23:27:00	Synchrony Bank, Po Box 965036, Orlando, FL 32896-5036
TOTAL: 19			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
4960764	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court; Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 17, 2025 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 15, 2025 at the address(es) listed below:

Name	Email Address
Jennifer A Curry Calvillo	on behalf of Debtor Stephanie D Gilliam jennifer@therollinsfirm.com jennifer.curry.ecf@gmail.com,CalvilloJR81745@notify.bestcase.com
Thomas Carl Rollins, Jr	on behalf of Debtor Stephanie D Gilliam trollins@therollinsfirm.com jennifer@therollinsfirm.com;trollins.therollinsfirm.com@recap.email;notices@therollinsfirm.com;kerri@therollinsfirm.com;brea nne@therollinsfirm.com;TRollins@jubilee bk.net;calvillojr81745@notify.bestcase.com
Torri Parker Martin	tpm@tpmartinch13.com trusteeMSSB2H@ecf.epiqsystems.com
United States Trustee	USTPRegion05.JA.ECF@usdoj.gov

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Information to identify the case:

Debtor 1 Stephanie D Gilliam
 First Name Middle Name Last Name

Debtor 2
 (Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the Southern District of Mississippi

Case number: **20-02601-JAW**

Social Security number or ITIN **xxx-xx-4474**

EIN ____-____-____

Social Security number or ITIN ____-____-____

EIN ____-____-____

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Stephanie D Gilliam
 aka Stephanie Danielle Gilliam

Dated: 7/15/25

By the court: /s/Jamie A. Wilson
 United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.